Chubb Preferred Term Life Insurance Plan

Product Brief

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17 March, 2021

Chubb Life Insurance Company Ltd.

(Incorporated in Bermuda with Limited Liability)

** IMPORTANT NOTE: Pursuant to GN16, intermediaries should provide product and important information to customer(s) for he/she to make informed purchase decision.

1. Key Product Features

- Customers can enjoy a relatively high life protection coverage at a low premium comparing with whole life insurance plans.
- Issue Age up to 75.
- 3 Guaranteed Premium Term options (5、10 and 20 years) for selection to meet different protection needs. The Premiums remain unchanged within the selected Guaranteed Premium Term. At the end of the selected Guaranteed Premium Term, the plan will be renewed annually until Age 100 of the Insured, based on the prevailing premium rates.
- 3 underwriting classes based on health condition of customers to determine the premiums. Healthier Customers; Lower Premiums.
- With the free Terminal Illness Benefit, in case of the Insured is medically diagnosed within terminal illness, One-off advance payment of 100% Sum Assured (up to US$2,000,000) may be paid. No need to worry about becoming a financial burden for the family.
- With the free Unemployment Benefit, in case of layoff with liquidity issue, the customer may elect a one-time extension of the grace period to 180 days if becoming unemployed for at least 30 consecutive days after 2nd policy anniversary and before Age 65. During the extended grace period, the life protection remains unchanged.
- With the policy conversion, customers may secure the best underwriting class with low premiums. Customers' needs may change over time and customers can convert this plan before Age 70 to a new participating whole life insurance or endowment plan without providing further evidence of insurability.

Please refer to the following sections and policy provision for details of product features and limitations.

2. Key Target Segment

Affluent Customers
- Affluent customers have needs of high protection coverages with good health conditions, where the range of the sum assured is from USD500,000 to USD25,000,000.

Young Workers
- Young workers with limited budget and looks for a life insurance plan.

Breadwinner
- Breadwinner of family who takes care of his/her parents and children and look for a plan which can provide financial support to his/her family in case there is any unfortunate event.

Customers who already possess life protection insurance
- Recognized existing life protection is not enough (e.g the sum assured of the life insurance policy is relatively low and focus on savings or investment) and look for a higher life protection to supplement the existing life protection.

Home Buyer
- Need to pay mortgage loan and look for a plan which can ease the financial burden of their family in case there is any unfortunate event.

Corporate Customers
- To purchase key person life insurance for their key members to ensure the business continuity and stability will not be affected in case of the death of an important individual.

3. Product Description

Basic Information

Plan Type/ Product Name (Chi.)/ Product Name (Eng.)/ Plan Code

Plan Type	Product Name (Chi.)	Product Name (Eng.)	Plan Code
Basic Plan	安達特選定期壽險計劃 - 5 年	Chubb Preferred Term Life Insurance Plan – 5 Years	PTL05
	安達特選定期壽險計劃 - 10 年	Chubb Preferred Term Life Insurance Plan – 10 Years	PTL10
	安達特選定期壽險計劃 - 20 年	Chubb Preferred Term Life Insurance Plan – 20 Years	PTL20

Product Type	Term Insurance
Participating / Non-Participating	Non-Participating
Policy Currency	USD

Issue Age (Age nearest birthday)

Plan Code	Issue Age
PTL05	Age 18-75
PTL10	
PTL20	Age 18-70

Guaranteed Premium Term / Premium Payment Term / Benefit Term

Plan Type	Plan Code	Guaranteed Premium Term	Premium Payment Term	Benefit Term
Basic Plan	PTL05	5 year	Age 100	Age 100
	PTL10	10 year	Age 100	Age 100
	PTL20	20 year	Age 100	Age 100

Termination

Termination
This Policy and the coverage under this Policy shall be automatically terminated on the occurrence of the earliest of the following: a. lapse of this Policy; b. the Benefit Expiry Date; c. death of the Insured; d. your written request for cancellation; e. upon the successful conversion of all of the Sum Assured of this Policy to a new policy and when the new policy takes effect pursuant to Clause 29.1; f. when the remaining Sum Assured after converting only a part of the Sum Assured to a new policy is less than the minimum Sum Assured requirement determined by the Company; or g. the Advance Payment paid under Clause 27.1 is equivalent to one hundred percent (100%) of the Sum Assured.

Please refer to the policy provisions for details.

Minimum Sum Assured / Maximum Sum Assured

	USD
Minimum Sum Assured	500,000
Maximum Sum Assured	25,000,000

Individual consideration for Sum Assured exceeding maximum Sum Assured

FATCA / CRS related Product	No

Premium	
Premium Payment Term	Same as Benefit Term
Premium Structure	Premium is fixed and guaranteed within the selected Guaranteed Premium Term. Thereafter, Premium will be adjusted annually based on the non-guaranteed premium rates applicable to the Insured at renewal. The Company reserves the right to review and adjust the Premium after the selected Guaranteed Premium Term for renewal upon prior written notice to you.
Rating Factors	Issue age of the Insured, sex, smoking status, underwriting class, guaranteed premium term and region class
Underwriting Class	(see table below)

Underwriting Class	Remarks
Super Preferred	Applicable for non-smoker only
Preferred	
Standard	
Non-standard	Premium loading due to underwriting only applicable to Standard Class

Payment Mode/ Modal Factor/ Policy Fee (Applicable to Basic Plan only)	(see table below)

Payment Mode	Modal Factor	Policy Fee (USD)
Annual	1.0000	25.00
Semi-Annual	0.5125	15.00
Quarterly	0.2594	8.50
Monthly	0.0872	2.75

Payment Method *	(see table below)

Premium Type	Cheque	Credit Card	Bank DDA
Initial Premium	✓	✓	
Renewal Premium	✓		✓

*Subject to the latest Admin. Rules and Guidelines announced by Chubb from time to time.

Premium Payment Currency	USD / HKD (according to the prevailing currency exchange rate)

Savings	
Guaranteed Cash Value	Not applicable
Dividend (Non-guaranteed)	Not applicable
Dividend Options	Not applicable
Guaranteed Cash Coupon	Not applicable
Guaranteed Cash Coupon Options	Not applicable
Surrender Value	Not applicable
Maturity Value	Not applicable

Protection	
Life Insurance Proceeds	Provided that this Basic Plan is in force at the time of death of the Insured, we shall pay the Life Insurance Proceeds in one lump sum to the Beneficiary after we have received, verified and approved satisfactory proof of: a. the Insured's death; b. all other relevant evidence of the claim; and c. the identity of the Beneficiary and/or the payee. Death Benefit payable under the Basic Plan shall be 100% of the Sum Assured at the Insured's death.
Terminal Illness Benefit	While the Policy is in force, we shall pay the one-off Advance Payment to the Owner if the Insured is diagnosed with a Terminal Illness. Advance Payment means 100% of the Sum Assured or USD2,000,000, whichever is lower. Upon payment of the Advance Payment under the Terminal Illness Benefit: a. the Sum Assured shall be reduced by the amount paid; b. the Premium shall be based on the Sum Assured before such reduction; c. any change in the Sum Assured and the policy conversion under Clause 29 shall not be allowed; and d. the Terminal Illness Benefit shall automatically terminate. Exclusions: No Advance Payment will be payable under the Terminal Illness Benefit: a. if there is any Pre-existing Condition of the Insured, unless the Pre-existing Condition(s) had been declared to the Company prior to the Date of Issue of the Policy or any subsequent date of reinstatement of the Policy or the date of issue of any subsequent endorsement (whichever is the latest) and the Company had agreed to cover such Pre-existing Condition(s); b. where the Terminal Illness results from or is related (directly or indirectly) to Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) Infection; or c. where the Terminal Illness results from attempted suicide or intentionally self-inflicted injury while sane or insane.
Unemployment Benefit	While this Policy is in force and has been effective for 2 Policy Years or above and prior to the Policy Anniversary when the Owner is at Age 65, in the event that the Owner is Unemployed for at least 30 days consecutively, the Grace Period in respect of the first Premium due after the 30th day of consecutive Unemployment shall extend to 180 days after its Due Date (the "Extended Grace Period"). This one-off Unemployment Benefit shall automatically terminate at end of the Extended Grace Period. Exclusions: The Unemployment Benefit under this Policy shall not be available in the following instances: a. if any period of Unemployment does not qualify you for payment of severance benefits under the Employment Ordinance (Chapter 57, Laws of Hong Kong); b. if your Unemployment commences within 2 years of the Policy Date, the Date of Issue, any subsequent date of reinstatement or the effective date of last change of ownership of the Policy, whichever is the latest; c. if you are Self-employed (except Professional); d. if you work for a company or firm in which your Relative(s), alone or in aggregate, has 50% or more ownership in the company of firm or otherwise exercises control; e. Unemployment or prospect of Unemployment that you knew of or should reasonably have known of on or before the Policy Date, the Date of Issue, any subsequent date of reinstatement or the effective date of last change of ownership of the Policy, whichever is the latest; f. Unemployment caused by or resulting from your misconduct or any action that contributes to or leads to you being dismissed, or you resign, retire or take voluntary redundancy; or g. Unemployment after the end of a fixed term contract, a contract for a specific task or a period of training or apprenticeship.

4. Administration

<table>
<tr><th colspan="2">Underwriting</th></tr>
<tr>
<td>Non-Medical Limit</td>
<td>
Non-Medical Limit is only applicable to applications that fulfill all the conditions below:

1. Premier Agents
2. Private/VIP Bank Client
3. All health questions on the application form must be fully completed
4. Region 1 – Up to Age 55: Current application and total sum assured within the last 2 years is ≤ USD1,750,000 AND total sum assured with Chubb Life does not exceed USD3,000, 000
5. Region 2 - Up to Age 55: Current application and total sum assured within the last 2 years is ≤ USD1,500,000 AND total sum assured with Chubb Life does not exceed USD3,000,000.

Usual non-medical limit on NB Operations Manual will be applied if the application cannot fulfil all the above conditions

The non-medical limit is not applicable where a preferred or super preferred class is requested.
</td>
</tr>
<tr>
<td>Routine Medical Requirement</td>
<td>
<table>
<tr><th colspan="5">MEDICAL EVIDENCE TABLE
US Dollar (Region 1 & 2)</th></tr>
<tr><th>Total Sum Assured (USD)</th><th>Age 18 – 45</th><th>Age 46 - 55</th><th>Age 56 – 70</th><th>Age 71 – 75</th></tr>
<tr><td>500,000 - 1,200,000</td><td colspan="2" rowspan="2">ME, BUP, MUC*
(Refer to Non-Medical Limit)</td><td>ME, BUP, MUC*
PSA (Males only)</td><td>ME, BUP, ECG, APS, MUC*
PSA (Males only)</td></tr>
<tr><td>1,200,001 – 1,500,000</td><td colspan="2" rowspan="3">ME, BUP, ECG, APS, MUC*
PSA (Males only)</td></tr>
<tr><td>1,500,001 - 1,750,000</td><td colspan="2">ME, BUP, MUC*
(Refer to Non-Medical Limit – Region 1)</td></tr>
<tr><td>1,750,001 - 2,000,000</td><td rowspan="2">ME, BUP, MUC*</td><td>ME, BUP, MUC*</td></tr>
<tr><td>2,000,001 - 3,000,000</td><td>ME, BUP, ECG
MUC*</td><td colspan="2">ME, BUP, ECG, APS, MUC*
PSA (Males only)</td></tr>
<tr><td>3,000,001 - 6,000,000</td><td colspan="2">ME, BUP, ECG, APS, MUC*</td><td colspan="2">ME, BUP, TMX, APS, MUC*
PSA (Males only)</td></tr>
<tr><td>> 6,000,000</td><td colspan="4">ME, BUP, TMX, APS, MUC*
PSA (Males > 55 years old only)</td></tr>
</table>

Routine medical requirements will be based on Total Sum Assured (TSA) in US$. TSA includes the total amount of applying, pending and inforce insurance coverage with Chubb Life.

LEGEND
ME: Medical Examination
BUP: Blood Urine Profile consists of Full Blood Count (FBC), SGOT, SGPT, GGT, ALP, HBsAg (reflex to HBeAg and AFP), Lipids profile, FBS, Hba1c, Urea, Creatinine, Uric Acid & Micro-urinalysis
MUC: Urine Cotinine (for non-smokers only)*
APS: Attending Physician's Statement
ECG: Electrocardiogram
TMX: Treadmill ECG (Exercise)
PSA: Prostate Specific Antigen
</td>
</tr>
</table>

Underwriting

Preferred Class Criteria

Criteria	Super Preferred	Preferred
Tobacco Use	None for 5 years. Limited Cigar use: <12pa and negative cotinine	1, Smoker / Tobacco user 2, Non-Smoker's class: None for 2 years. Limited Cigar use: <12pa and negative cotinine
Build – BMI range	Age 16-34 = BMI ≤26 Age 35-54 = BMI ≤28 Age 55+ = BMI ≤31	Age 16-34 = BMI ≤27 Age 35-54 = BMI ≤29 Age 55+ = BMI ≤31
Blood Pressure	≤ Age 55: up to 135/80 Age 56+: up to 145/90	≤ Age 55: up to 145/90 Age 56+: up to 150/90
Cholesterol	≤ Age 55: up to 230mg/dl Age 56+: up to 250mg/dl Total cholesterol up to 270mg/dl is ok if CHL/HDL ratio is 4.0 or less	≤ Age 55: up to 250mg/dl Age 56+: up to 270mg/dl Total cholesterol up to 300mg/dl is ok if CHL/HDL ratio is 5.0 or less
Chol/HDL Ratio	≤ Age 55: up to 4.5 Age 56+: up to 5.0	≤ Age 55: up to 5.0 Age 56+: up to 5.5
CBC	Over age 50: must be within normal limits	Over age 50: must be within normal limits
Family History	No heart, vascular or cancer deaths of either parent or sibling prior to age 60. cancers are disregard for opposite-sex applicants	No heart, vascular or cancer deaths in two or more family members (parents or siblings) prior to age 60. cancers are disregard for opposite-sex applicants
Personal History	No personal history of Diabetes, Cardiovascular Disease, Cerebrovascular Disease or Cancer. No current rateable impairment	No personal history of Diabetes, Cardiovascular Disease, Cerebrovascular Disease or Cancer. No current rateable impairment

If Super Preferred/Preferred class is applied, customer is required to

1. Conduct medical exam according to the Routine Medical Requirement Table or
2. Provide valid medical report that can fulfill the criteria of Super Preferred/Preferred class*

* Normally medical report is valid for 6 months

Underwriting	
Financial Underwriting Guidelines	(see tables below)

Sum Assured (USD)	Financial Evidence Requirements	
	Non-Private/VIP Bank Clients	Private/VIP Bank* Clients
Up to 2,000,000	Application form disclosures only	
2,000,001 – 5,000,000	• Application form • Financial questionnaire and • Solid Financial Evidence	• Application form • Copy of ATM card or bank statement or Bank Reference Letter of private/VIP BANK • Financial Questionnaire and • Agent Background Report
5,000,001 – 30,000,000	• Application form • Financial Questionnaire • Agent Background Report • Bank reference letter plus • independent proof of income and/or assets in the form of either tax returns, audited accounts or CPA letter (from internationally accredited CPA firms)	• Application form • Financial Questionnaire • Agent Background Report and • Bank Reference Letter
>30,000,000	• Application form • Financial Questionnaire • Agent Background Report • Bank reference letter plus • independent proof of income and/or assets in the form of either tax returns, audited accounts or CPA letter (from internationally accredited CPA firms)	

Personal Insurance	
Income Multiplier	75 less current age subject to a maximum of 35 times income e.g. a) 75 – 47 = 28 b) 75 – 35 = 40 (cap to 35)
Loan Protection	Single borrower: 100% of loan
Unearned income	up to 50% of unearned income
Bank reference letter	relationship >12 months with specific info required including assets under management (AUM) where possible < 12 months or insufficient information – need independent proof of income and/or assets
Business Insurance	
Keyman - income replacement:	Age up to 55: 15 times Age >55: up to 10 times
Keyman – business profits:	Ave 2 years NP: 6 times Ave 2 years GP: 3 times
Loan Protection	up to 100% of approved loan over all keypersons being incurred, apportioned by contribution of each
Partnership	Value of partnership holding
Non-Income Earners	
Home Makers / Retirees:	Up to 3mil: 100% working spouses cover Up to 10mil: 50% of working spouses cover Retirees: 30% of net worth (exclude cash) Max cap of $20mil
Adult children / Students	Up to 3mil: 100% income earner cover Up to 10mil: 50% of income earner cover

Underwriting	
List of Private/VIP Bank	1 ABN AMRO 2 American Express 3 ANZ Bank 4 Bank J. Safra Sarasin 5 Bank of China (Hong Kong) Private Banking 6 Bank of China Wealth Management 7 Bank of Communications - OTO FORTUNE Private Banking 8 Bank of East Asia Private Banking 9 Bank of Singapore 10 Barclays (including Barclays Wealth) 11 BNP Paribas 12 BSI Bank 13 China Construction Bank Asia (Private Banking) 14 CIC 15 Citi - Private Bank 16 Citi - Gold Private Client 17 Citic Bank International Private Banking 18 Credit Suisse 19 Dah Sing Private Banking 20 DBS Private Banking 21 DBS Treasures 22 Deutsche Bank Private Wealth Management 23 EFG Bank 24 Fubon Bank/Fubon Private Bank 25 Goldman Sachs 26 HSBC Private Bank 27 HSBC Premier 28 HSBC Jade 29 ICBC Private Banking 30 JP Morgan Chase 31 Julius Baer 32 Merrill Lynch International Bank 33 Morgan Stanley 34 Nomura Limited 35 OCBC 36 Royal Bank of Canada (including Wealth Management) 37 Royal Bank of Scotland 38 Standard Chartered Private Bank 39 Standard Chartered Priority Banking 40 UBS AG 41 Union Bancaire Privee 42 United Overseas Bank Private Banking 43 VP Bank AG 44 Yuanta (individual case basis)
Residential Guidelines for accepting new business	See table below
Application Procedure	• Conduct suitability assessment and complete FNA (NB205) • Complete the Application form (NB116A) • Submit the above documents together with full set signed illustration and initial premium in full

Residential Guidelines for accepting new business:

	Chubb Countries	Region Classification
1	HK	1
2	Macau	1
3	Taiwan	1
4	USA	1
5	UK	1
6	Australia	1
7	New Zealand	1
8	Ontario Province of Canada	1
9	France	1

	Chubb Countries	Region Classification	Comments
10	China	1	Excludes Tibet and Xinjiang
11	South Korea	1	
12	Singapore	1	
13	Vietnam	2	
14	Malaysia	2	
15	Indonesia	2	
16	India	2	Excludes Jammu and Kashmir, and the North-eastern states of Assam, Nagaland, Tripura and Manipur
17	Thailand	2	Excludes Yala, Pattani, Narathiwat, Songkhla
18	UAE	2	(Includes Abu Dhabi, Ajman, Dubai, Fujairah, Ras al-Khaimah, Sharjah and Umm al-Quwain)

Whole life plan at Chubb Life HK with same or higher sum assured is required for Non-HK residence

Underwriting	
Requirement on FNA	Q1： What are your objectives of buying our product? (Tick one or more) 1) ☑ Financial protection against adversities (e.g. death, accident, disability etc) 2) ☐ Preparation for health care needs (e.g. critical illness, hospitalization etc) 3) ☐ Providing regular income in the future (e.g. retirement income etc) 4) ☐ Saving up for the future (e.g. child education, marriage, retirement etc) 5) ☐ Investment 6) ☐ Others Acceptable options: • 1
	Q2：What type(s) of insurance products you are looking for to meet your objectives above? (tick one or more) 1) ☑ Pure insurance product (without any savings or investment element) (e.g. term insurance) 2) ☐ Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy) 3) ☐Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance) 4) ☐ Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes) 5) Others (Please specify____) Acceptable options: • 1
	Q6： Reason(s) for Recommendation 1) ☑ To meet customer's need on financial protection 2) ☐ To meet customer's need on preparation for health care 3) ☐ To meet customer's need on providing regular income in future 4) ☐ To meet customer's need on saving up for the future 5) ☐ To meet customer's need on investment 6) ☐ Others Acceptable options: • 1
Backdating	Allowed for up to 6 months

<table>
<tr><th colspan="2">Policyowner Service</th></tr>
<tr><td>Non-Forfeiture Options</td><td>Not applicable</td></tr>
<tr><td>Change of Premium Payment Period</td><td>Not applicable</td></tr>
<tr><td>Increase of Sum Assured</td><td><table><tr><th>Plan Type</th><th>Increase Sum Assured</th></tr><tr><td>Basic Plan</td><td>Only allowed within the first policy year from policy inception, subject to underwriting.</td></tr></table></td></tr>
<tr><td>Decrease of Sum Assured</td><td>Applicable
(Upon payment of the Advance Payment under the Terminal Illness Benefit, any change in the Sum Assured and the policy conversion shall not be allowed.)</td></tr>
<tr><td>Policy Loan</td><td>Not applicable</td></tr>
<tr><td>Cash Withdrawal</td><td>Not applicable</td></tr>
<tr><td>Reinstatement</td><td>• Within 1 year after lapse, policyowner may apply to reinstate the Policy if policyowner has not surrendered it. The company must have evidence of insurability that is acceptable to us.
• The policyowner must pay all overdue Premiums together with interest at such rates as declared by the Company from time to time.
• The Company do not need evidence of insurability if we receive the required payment within 31 days after the end of the Grace Period.</td></tr>
<tr><td>Conversion Provision</td><td>• While this Policy is in force and provided the Insured is still alive, you can convert the Basic Plan, prior to the Policy Anniversary when the Insured is at Age 70, to any of our participating whole life or endowment plans then offered and determined by the Company, without evidence of insurability on the Insured.
• The Premium for this Policy must be paid to the date of conversion and all documents and payments required for the new policy must be received by the Company.
• If the Sum Assured is fully converted to a new policy, this Policy will end at the time when the new policy takes effect.
• If only a part of the Sum Assured is converted to a new policy, this Policy with the reduced Sum Assured can only be continued subject to our minimum Sum Assured requirement. If this Policy does not meet the minimum Sum Assured requirement, this Policy will end at the time when the new policy takes effect.
• The policy date of the new policy will be the date of conversion.
• In the general provisions of the new policy, the relevant periods specified in the suicide exclusion clause and the incontestability clause will be counted from the Date of Issue or any subsequent date of reinstatement of this Policy, whichever is later.
• The premium for the new policy will be based on the Insured's Age and the premium rate of the new policy at the date of conversion with the risk classification same as this Policy.
• For any rider(s) that have been attached to the Basic Plan at the time you apply for conversion, you may apply to have such rider(s) attached to the new policy without evidence of insurability on the Insured provided that it meets other underwriting requirements of the Company, subject to our approval.

(Upon payment of the Advance Payment under the Terminal Illness Benefit, any change in the Sum Assured and the policy conversion shall not be allowed.)</td></tr>
</table>

Claims	
Claim Guideline	• If the Insured dies while the policy is inforce, the death benefit will be payable according to the latest beneficiary designated under the policy. We must be notified in writing within 20 days from the date of death of the Insured. Failure to do so may invalidate a claim unless it was not reasonably possible to give such notice and notice was given as soon as reasonably possible. • We must be notified in writing within 60 days from the date after the initial diagnosis of Terminal Illness in the event of a claim for the Terminal Illness Benefit and failure to do so may invalidate a claim unless it can be shown that it was not reasonably possible to give such notice and that notice was given as soon as was reasonably possible. Admission of any claim will be subject to the proof as required to be provided by you or the Insured within 180 days from the date of the initial diagnosis. • Written notice of a claim for the Unemployment Benefit must be submitted to us within 30 days after Unemployment commences and affirmative proof of Unemployment as required must be furnished within 90 days after Unemployment commences.

Sales Support	
Product-related	
Product Brief	• Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category → Product Brief >> Search for: 安達特選定期 **or PTL**
Product Brochure	• Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category → Marketing Material >> Search for: 安達特選定期 **or PTL**
Policy Provision Sample	• Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category→ Provision >> Search for: 安達特選定期 **or PTL**
Illustration	• Prepare at 3S: >> SSS System (SSS) →Sales Services→ Sales Illustrations >>Press "New", input relevant information
Administration-related	
New Business – Admin Rules and Guidelines, including: • Underwriting Guideline • Underwriting Manual for International Business • Special Risk Group	• Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category→ New Business - Admin Rules and Guidelines
PRC Business - Operations Manuals and Guidelines, including: • New Business (NB) Operations Manual for PRC Business • Policyowner Services (POS) Operations Manual for PRC Business	• Download from Download Library in 3S: >> SSS System (SSS) →Sales Tools → Download Library >> Category→ PRC Business - Operations Manuals and Guidelines
Policyowner Services - Admin Rules and Guidelines	• Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category→ Policyowner Services - Admin Rules and Guidelines
Claims - Admin Rules and Guidelines	• Download from Download Library in 3S: >> SSS System (SSS) → Sales Tools → Download Library >> Category → Claims - Admin Rules and Guidelines

*** All guidelines above subject to the latest Administration Rules and Guidelines announced by Chubb Life from time to time.**

5. Premium Rate

Annual Premium Rate Table Per 1,000 Sum Assured

Chubb Preferred Term Life Insurance – 5 Years (PTL05) – Region 1

	PTL05									
	Region 1									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
Age	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
18	0.56	0.67	0.74	1.23	1.67	0.50	0.57	0.73	1.11	1.63
19	0.56	0.67	0.74	1.23	1.67	0.50	0.57	0.73	1.11	1.63
20	0.56	0.67	0.74	1.23	1.67	0.50	0.57	0.73	1.11	1.63
21	0.56	0.67	0.75	1.24	1.68	0.50	0.57	0.73	1.12	1.64
22	0.57	0.68	0.76	1.25	1.70	0.50	0.57	0.73	1.12	1.65
23	0.57	0.68	0.76	1.27	1.71	0.50	0.57	0.73	1.13	1.67
24	0.58	0.68	0.77	1.28	1.73	0.50	0.57	0.73	1.14	1.68
25	0.58	0.69	0.78	1.29	1.74	0.51	0.58	0.74	1.15	1.69
26	0.58	0.69	0.79	1.30	1.75	0.51	0.58	0.74	1.15	1.70
27	0.59	0.69	0.80	1.31	1.77	0.51	0.58	0.74	1.16	1.71
28	0.59	0.69	0.80	1.33	1.78	0.51	0.58	0.74	1.17	1.73
29	0.60	0.70	0.81	1.34	1.80	0.51	0.58	0.74	1.17	1.74
30	0.60	0.70	0.82	1.35	1.81	0.51	0.58	0.74	1.18	1.75
31	0.63	0.74	0.88	1.45	1.98	0.53	0.61	0.78	1.22	1.85
32	0.67	0.79	0.94	1.56	2.15	0.56	0.64	0.83	1.26	1.95
33	0.70	0.83	1.00	1.66	2.32	0.58	0.67	0.87	1.31	2.05
34	0.74	0.87	1.06	1.76	2.49	0.60	0.70	0.92	1.35	2.15
35	0.77	0.92	1.12	1.87	2.66	0.63	0.73	0.96	1.39	2.25
36	0.80	0.96	1.17	1.97	2.83	0.65	0.76	1.00	1.43	2.34
37	0.84	1.00	1.23	2.07	3.00	0.67	0.79	1.05	1.47	2.44
38	0.87	1.04	1.29	2.17	3.17	0.69	0.82	1.09	1.52	2.54
39	0.91	1.09	1.35	2.28	3.34	0.72	0.85	1.14	1.56	2.64
40	0.94	1.13	1.41	2.38	3.51	0.74	0.88	1.18	1.60	2.74
41	1.03	1.25	1.58	2.64	3.87	0.82	0.98	1.34	1.86	3.10
42	1.12	1.36	1.75	2.90	4.23	0.89	1.07	1.49	2.13	3.46
43	1.20	1.48	1.92	3.16	4.59	0.97	1.17	1.65	2.39	3.81
44	1.29	1.59	2.09	3.42	4.95	1.05	1.27	1.81	2.66	4.17
45	1.38	1.71	2.26	3.69	5.31	1.13	1.37	1.97	2.92	4.53
46	1.47	1.82	2.43	3.95	5.66	1.20	1.46	2.12	3.18	4.89
47	1.56	1.94	2.60	4.21	6.02	1.28	1.56	2.28	3.45	5.25
48	1.64	2.05	2.77	4.47	6.38	1.36	1.66	2.44	3.71	5.60
49	1.73	2.17	2.94	4.73	6.74	1.43	1.75	2.59	3.98	5.96
50	1.82	2.28	3.11	4.99	7.10	1.51	1.85	2.75	4.24	6.32
51	2.13	2.63	3.55	5.65	7.98	1.69	2.06	3.04	4.63	6.90
52	2.44	2.98	3.99	6.31	8.85	1.87	2.27	3.33	5.02	7.47
53	2.75	3.34	4.42	6.98	9.73	2.06	2.47	3.62	5.41	8.05
54	3.06	3.69	4.86	7.64	10.61	2.24	2.68	3.91	5.80	8.62
55	3.37	4.04	5.30	8.30	11.49	2.42	2.89	4.20	6.20	9.20
56	3.68	4.39	5.74	8.96	12.36	2.60	3.10	4.49	6.59	9.78
57	3.99	4.74	6.18	9.62	13.24	2.78	3.31	4.78	6.98	10.35
58	4.30	5.10	6.61	10.29	14.12	2.97	3.51	5.07	7.37	10.93
59	4.61	5.45	7.05	10.95	14.99	3.15	3.72	5.36	7.76	11.50
60	4.92	5.80	7.49	11.61	15.87	3.33	3.93	5.65	8.15	12.08
61	5.83	6.90	8.85	13.74	18.58	4.03	4.68	6.64	9.51	13.83
62	6.74	8.00	10.21	15.87	21.30	4.72	5.43	7.63	10.88	15.58
63	7.65	9.10	11.58	18.00	24.01	5.42	6.18	8.62	12.24	17.34
64	8.56	10.20	12.94	20.13	26.72	6.11	6.93	9.61	13.60	19.09
65	9.47	11.31	14.30	22.26	29.44	6.81	7.68	10.60	14.97	20.84
66	10.37	12.41	15.66	24.39	32.15	7.51	8.43	11.59	16.33	22.59
67	11.28	13.51	17.02	26.52	34.86	8.20	9.18	12.58	17.69	24.34
68	12.19	14.61	18.39	28.65	37.57	8.90	9.93	13.57	19.05	26.10
69	13.10	15.71	19.75	30.78	40.29	9.59	10.68	14.56	20.42	27.85
70	14.01	16.81	21.11	32.91	43.00	10.29	11.43	15.55	21.78	29.60
71	18.45	21.36	26.92	42.10	56.12	12.81	14.30	19.08	27.32	38.23
72	22.90	25.91	32.72	51.28	69.24	15.34	17.18	22.61	32.86	46.86
73	27.34	30.46	38.53	60.47	82.36	17.86	20.05	26.14	38.41	55.49
74	31.78	35.01	44.33	69.66	95.48	20.39	22.93	29.67	43.95	64.12
75	36.23	39.56	50.14	78.85	108.61	22.91	25.80	33.21	49.49	72.75

Modal Premium calculation：
Basic Plan： (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – 10 Years (PTL10) – Region 1

	PTL10									
	Region 1									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
Age	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
18	0.57	0.68	0.77	1.26	1.70	0.51	0.58	0.74	1.13	1.66
19	0.57	0.68	0.77	1.26	1.70	0.51	0.58	0.74	1.13	1.66
20	0.57	0.68	0.77	1.26	1.70	0.51	0.58	0.74	1.13	1.66
21	0.57	0.69	0.78	1.27	1.72	0.51	0.58	0.74	1.14	1.67
22	0.58	0.69	0.80	1.28	1.73	0.51	0.58	0.74	1.14	1.69
23	0.58	0.70	0.81	1.30	1.75	0.51	0.58	0.74	1.15	1.70
24	0.59	0.70	0.82	1.31	1.76	0.51	0.58	0.74	1.16	1.71
25	0.59	0.71	0.84	1.32	1.78	0.52	0.59	0.75	1.17	1.73
26	0.59	0.71	0.85	1.33	1.79	0.52	0.59	0.75	1.17	1.74
27	0.60	0.72	0.86	1.34	1.81	0.52	0.59	0.75	1.18	1.75
28	0.61	0.72	0.87	1.36	1.82	0.52	0.59	0.75	1.19	1.76
29	0.61	0.73	0.89	1.37	1.84	0.52	0.59	0.75	1.19	1.78
30	0.61	0.73	0.90	1.38	1.85	0.52	0.59	0.75	1.20	1.79
31	0.65	0.77	0.96	1.49	2.02	0.54	0.62	0.80	1.26	1.89
32	0.68	0.81	1.02	1.60	2.20	0.57	0.65	0.84	1.32	1.99
33	0.72	0.86	1.08	1.72	2.37	0.59	0.68	0.89	1.39	2.09
34	0.75	0.90	1.14	1.83	2.54	0.61	0.71	0.93	1.45	2.19
35	0.79	0.94	1.21	1.94	2.72	0.64	0.75	0.98	1.51	2.30
36	0.82	0.98	1.27	2.05	2.89	0.66	0.78	1.02	1.57	2.40
37	0.86	1.02	1.33	2.16	3.06	0.68	0.81	1.07	1.63	2.50
38	0.89	1.07	1.39	2.28	3.23	0.70	0.84	1.11	1.70	2.60
39	0.93	1.11	1.45	2.39	3.41	0.73	0.87	1.16	1.76	2.70
40	0.96	1.15	1.51	2.50	3.58	0.75	0.90	1.20	1.82	2.80
41	1.07	1.27	1.68	2.76	3.95	0.83	1.00	1.36	2.07	3.17
42	1.19	1.39	1.84	3.02	4.31	0.91	1.10	1.52	2.32	3.53
43	1.30	1.50	2.01	3.28	4.68	0.99	1.20	1.68	2.57	3.90
44	1.41	1.62	2.17	3.54	5.04	1.07	1.30	1.84	2.82	4.26
45	1.53	1.74	2.34	3.80	5.41	1.15	1.40	2.01	3.08	4.63
46	1.64	1.86	2.51	4.05	5.78	1.22	1.49	2.17	3.33	4.99
47	1.75	1.98	2.67	4.31	6.14	1.30	1.59	2.33	3.58	5.36
48	1.86	2.09	2.84	4.57	6.51	1.38	1.69	2.49	3.83	5.72
49	1.98	2.21	3.00	4.83	6.87	1.46	1.79	2.65	4.08	6.09
50	2.09	2.33	3.17	5.09	7.24	1.54	1.89	2.81	4.33	6.45
51	2.42	2.69	3.62	5.77	8.14	1.73	2.10	3.11	4.73	7.04
52	2.74	3.05	4.06	6.44	9.03	1.91	2.31	3.40	5.13	7.63
53	3.07	3.41	4.51	7.12	9.93	2.10	2.53	3.70	5.53	8.21
54	3.39	3.77	4.96	7.79	10.82	2.28	2.74	3.99	5.93	8.80
55	3.72	4.13	5.41	8.47	11.72	2.47	2.95	4.29	6.33	9.39
56	4.05	4.48	5.85	9.15	12.61	2.66	3.16	4.59	6.72	9.98
57	4.37	4.84	6.30	9.82	13.51	2.84	3.37	4.88	7.12	10.57
58	4.70	5.20	6.75	10.50	14.40	3.03	3.59	5.18	7.52	11.15
59	5.02	5.56	7.19	11.17	15.30	3.21	3.80	5.47	7.92	11.74
60	5.35	5.92	7.64	11.85	16.19	3.40	4.01	5.77	8.32	12.33
61	6.35	7.04	9.03	14.02	19.73	4.11	4.78	6.78	9.71	14.40
62	7.36	8.17	10.42	16.20	23.27	4.82	5.54	7.79	11.10	16.46
63	8.36	9.29	11.81	18.37	26.81	5.53	6.31	8.80	12.49	18.53
64	9.37	10.41	13.20	20.54	30.35	6.24	7.07	9.81	13.88	20.60
65	10.37	11.54	14.59	22.72	33.90	6.95	7.84	10.82	15.27	22.67
66	11.37	12.66	15.98	24.89	37.44	7.66	8.60	11.83	16.66	24.73
67	12.38	13.78	17.37	27.06	40.98	8.37	9.37	12.84	18.05	26.80
68	13.38	14.90	18.76	29.23	44.52	9.08	10.13	13.85	19.44	28.87
69	14.39	16.03	20.15	31.41	48.06	9.79	10.90	14.86	20.83	30.93
70	15.39	17.15	21.54	33.58	51.60	10.50	11.66	15.87	22.22	33.00
71	19.88	21.79	27.47	42.96	64.22	13.08	14.59	19.47	27.88	41.53
72	24.36	26.44	33.39	52.33	76.83	15.65	17.53	23.08	33.53	50.05
73	28.85	31.08	39.32	61.71	89.45	18.23	20.46	26.68	39.19	58.58
74	33.33	35.72	45.24	71.08	102.07	20.80	23.39	30.28	44.84	67.11
75	37.82	40.37	51.17	80.46	114.69	23.38	26.33	33.89	50.50	75.64

Modal Premium calculation：
Basic Plan： (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – 20 Years (PTL20) – Region 1

Age	PTL20									
	Region 1									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
18	0.59	0.71	0.81	1.33	1.78	0.51	0.58	0.74	1.17	1.77
19	0.59	0.71	0.81	1.33	1.78	0.51	0.58	0.74	1.17	1.77
20	0.59	0.71	0.81	1.33	1.78	0.51	0.58	0.74	1.17	1.77
21	0.61	0.73	0.85	1.40	1.88	0.52	0.60	0.76	1.20	1.82
22	0.62	0.75	0.89	1.46	1.98	0.54	0.61	0.79	1.24	1.88
23	0.64	0.78	0.93	1.53	2.09	0.55	0.63	0.81	1.27	1.93
24	0.66	0.80	0.97	1.60	2.19	0.56	0.64	0.83	1.31	1.98
25	0.68	0.82	1.01	1.67	2.29	0.58	0.66	0.86	1.34	2.04
26	0.69	0.84	1.05	1.73	2.39	0.59	0.68	0.88	1.37	2.09
27	0.71	0.86	1.09	1.80	2.49	0.60	0.69	0.90	1.41	2.14
28	0.73	0.89	1.13	1.87	2.60	0.61	0.71	0.92	1.44	2.19
29	0.74	0.91	1.17	1.93	2.70	0.63	0.72	0.95	1.48	2.25
30	0.76	0.93	1.21	2.00	2.80	0.64	0.74	0.97	1.51	2.30
31	0.83	1.00	1.32	2.15	3.07	0.69	0.79	1.05	1.63	2.52
32	0.89	1.07	1.42	2.29	3.33	0.74	0.85	1.13	1.75	2.75
33	0.96	1.15	1.53	2.44	3.60	0.78	0.90	1.20	1.87	2.97
34	1.03	1.22	1.64	2.58	3.86	0.83	0.96	1.28	1.99	3.20
35	1.10	1.29	1.75	2.73	4.13	0.88	1.01	1.36	2.11	3.42
36	1.16	1.36	1.85	2.87	4.39	0.93	1.06	1.44	2.22	3.64
37	1.23	1.43	1.96	3.02	4.66	0.98	1.12	1.52	2.34	3.87
38	1.30	1.51	2.07	3.16	4.92	1.02	1.17	1.59	2.46	4.09
39	1.36	1.58	2.17	3.31	5.19	1.07	1.23	1.67	2.58	4.32
40	1.43	1.65	2.28	3.45	5.45	1.12	1.28	1.75	2.70	4.54
41	1.63	1.87	2.58	3.94	6.09	1.25	1.44	1.97	3.06	5.03
42	1.84	2.09	2.88	4.42	6.72	1.39	1.60	2.18	3.43	5.51
43	2.04	2.31	3.18	4.91	7.36	1.52	1.76	2.40	3.79	6.00
44	2.24	2.53	3.48	5.39	7.99	1.65	1.92	2.62	4.15	6.48
45	2.45	2.75	3.79	5.88	8.63	1.79	2.09	2.84	4.52	6.97
46	2.65	2.96	4.09	6.36	9.26	1.92	2.25	3.05	4.88	7.46
47	2.85	3.18	4.39	6.85	9.90	2.05	2.41	3.27	5.24	7.94
48	3.05	3.40	4.69	7.33	10.53	2.18	2.57	3.49	5.60	8.43
49	3.26	3.62	4.99	7.82	11.17	2.32	2.73	3.70	5.97	8.91
50	3.46	3.84	5.29	8.30	11.80	2.45	2.89	3.92	6.33	9.40
51	4.08	4.52	6.11	9.70	13.97	2.88	3.35	4.44	7.10	10.75
52	4.70	5.20	6.92	11.10	16.14	3.30	3.80	4.95	7.86	12.10
53	5.32	5.89	7.74	12.49	18.31	3.73	4.26	5.47	8.63	13.45
54	5.94	6.57	8.55	13.89	20.48	4.15	4.71	5.99	9.40	14.80
55	6.56	7.25	9.37	15.29	22.65	4.58	5.17	6.51	10.17	16.15
56	7.18	7.93	10.19	16.69	24.82	5.01	5.63	7.02	10.93	17.50
57	7.80	8.61	11.00	18.09	26.99	5.43	6.08	7.54	11.70	18.85
58	8.42	9.30	11.82	19.48	29.16	5.86	6.54	8.06	12.47	20.20
59	9.04	9.98	12.63	20.88	31.33	6.28	6.99	8.57	13.23	21.55
60	9.66	10.66	13.45	22.28	33.50	6.71	7.45	9.09	14.00	22.90
61	12.07	13.63	17.29	27.95	41.62	8.19	9.14	11.05	17.65	26.79
62	14.48	16.59	21.13	33.62	49.74	9.67	10.82	13.01	21.30	30.67
63	16.88	19.56	24.96	39.28	57.86	11.16	12.51	14.98	24.95	34.56
64	19.29	22.52	28.80	44.95	65.98	12.64	14.19	16.94	28.60	38.44
65	21.70	25.49	32.64	50.62	74.10	14.12	15.88	18.90	32.25	42.33
66	24.11	28.45	36.48	56.29	82.22	15.60	17.57	20.86	35.90	46.22
67	26.52	31.42	40.32	61.96	90.34	17.08	19.25	22.82	39.55	50.10
68	28.92	34.38	44.15	67.62	98.46	18.57	20.94	24.79	43.20	53.99
69	31.33	37.35	47.99	73.29	106.58	20.05	22.62	26.75	46.85	57.87
70	33.74	40.31	51.83	78.96	114.70	21.53	24.31	28.71	50.50	61.76

Modal Premium calculation：

Basic Plan： (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – 5 Years (PTL05) – Region 2

	PTL05									
	Region 2									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
Age	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
18	0.68	0.81	0.89	1.48	2.01	0.60	0.69	0.88	1.34	1.96
19	0.68	0.81	0.89	1.48	2.01	0.60	0.69	0.88	1.34	1.96
20	0.68	0.81	0.89	1.48	2.01	0.60	0.69	0.88	1.34	1.96
21	0.68	0.81	0.90	1.49	2.02	0.60	0.69	0.88	1.35	1.97
22	0.69	0.82	0.92	1.50	2.04	0.60	0.69	0.88	1.35	1.98
23	0.69	0.82	0.92	1.53	2.06	0.60	0.69	0.88	1.36	2.01
24	0.70	0.82	0.93	1.54	2.08	0.60	0.69	0.88	1.37	2.02
25	0.70	0.83	0.94	1.55	2.09	0.62	0.70	0.89	1.38	2.03
26	0.70	0.83	0.95	1.56	2.10	0.62	0.70	0.89	1.38	2.04
27	0.71	0.83	0.96	1.58	2.13	0.62	0.70	0.89	1.40	2.06
28	0.71	0.83	0.96	1.60	2.14	0.62	0.70	0.89	1.41	2.08
29	0.72	0.84	0.98	1.61	2.16	0.62	0.70	0.89	1.41	2.09
30	0.72	0.84	0.99	1.62	2.18	0.62	0.70	0.89	1.42	2.10
31	0.76	0.89	1.06	1.74	2.38	0.64	0.74	0.94	1.47	2.22
32	0.81	0.95	1.13	1.88	2.58	0.68	0.77	1.00	1.52	2.34
33	0.84	1.00	1.20	2.00	2.79	0.70	0.81	1.05	1.58	2.46
34	0.89	1.05	1.28	2.12	2.99	0.72	0.84	1.11	1.62	2.58
35	0.93	1.11	1.35	2.25	3.20	0.76	0.88	1.16	1.67	2.70
36	0.96	1.16	1.41	2.37	3.40	0.78	0.92	1.20	1.72	2.81
37	1.01	1.20	1.48	2.49	3.60	0.81	0.95	1.26	1.77	2.93
38	1.05	1.25	1.55	2.61	3.81	0.83	0.99	1.31	1.83	3.05
39	1.10	1.31	1.62	2.74	4.01	0.87	1.02	1.37	1.88	3.17
40	1.13	1.36	1.70	2.86	4.22	0.89	1.06	1.42	1.92	3.29
41	1.24	1.50	1.90	3.17	4.65	0.99	1.18	1.61	2.24	3.72
42	1.35	1.64	2.10	3.48	5.08	1.07	1.29	1.79	2.56	4.16
43	1.44	1.78	2.31	3.80	5.51	1.17	1.41	1.98	2.87	4.58
44	1.55	1.91	2.51	4.11	5.94	1.26	1.53	2.18	3.20	5.01
45	1.66	2.06	2.72	4.43	6.38	1.36	1.65	2.37	3.51	5.44
46	1.77	2.19	2.92	4.74	6.80	1.44	1.76	2.55	3.82	5.87
47	1.88	2.33	3.12	5.06	7.23	1.54	1.88	2.74	4.14	6.30
48	1.97	2.46	3.33	5.37	7.66	1.64	2.00	2.93	4.46	6.72
49	2.08	2.61	3.53	5.68	8.09	1.72	2.10	3.11	4.78	7.16
50	2.19	2.74	3.74	5.99	8.52	1.82	2.22	3.30	5.09	7.59
51	2.56	3.16	4.26	6.78	9.58	2.03	2.48	3.65	5.56	8.28
52	2.93	3.58	4.79	7.58	10.62	2.25	2.73	4.00	6.03	8.97
53	3.30	4.01	5.31	8.38	11.68	2.48	2.97	4.35	6.50	9.66
54	3.68	4.43	5.84	9.17	12.74	2.69	3.22	4.70	6.96	10.35
55	4.05	4.85	6.36	9.96	13.79	2.91	3.47	5.04	7.44	11.04
56	4.42	5.27	6.89	10.76	14.84	3.12	3.72	5.39	7.91	11.74
57	4.79	5.69	7.42	11.55	15.89	3.34	3.98	5.74	8.38	12.42
58	5.16	6.12	7.94	12.35	16.95	3.57	4.22	6.09	8.85	13.12
59	5.54	6.54	8.46	13.14	17.99	3.78	4.47	6.44	9.32	13.80
60	5.91	6.96	8.99	13.94	19.05	4.00	4.72	6.78	9.78	14.50
61	7.00	8.28	10.62	16.49	22.30	4.84	5.62	7.97	11.42	16.60
62	8.09	9.60	12.26	19.05	25.56	5.67	6.52	9.16	13.06	18.70
63	9.18	10.92	13.90	21.60	28.82	6.51	7.42	10.35	14.69	20.81
64	10.28	12.24	15.53	24.16	32.07	7.34	8.32	11.54	16.32	22.91
65	11.37	13.58	17.16	26.72	35.33	8.18	9.22	12.72	17.97	25.01
66	12.45	14.90	18.80	29.27	38.58	9.02	10.12	13.91	19.60	27.11
67	13.54	16.22	20.43	31.83	41.84	9.84	11.02	15.10	21.23	29.21
68	14.63	17.54	22.07	34.38	45.09	10.68	11.92	16.29	22.86	31.32
69	15.72	18.86	23.70	36.94	48.35	11.51	12.82	17.48	24.51	33.42
70	16.82	20.18	25.34	39.50	51.60	12.35	13.72	18.66	26.14	35.52
71	22.14	25.64	32.31	50.52	67.35	15.38	17.16	22.90	32.79	45.88
72	27.48	31.10	39.27	61.54	83.09	18.41	20.62	27.14	39.44	56.24
73	32.81	36.56	46.24	72.57	98.84	21.44	24.06	31.37	46.10	66.59
74	38.14	42.02	53.20	83.60	114.58	24.47	27.52	35.61	52.74	76.95
75	43.48	47.48	60.17	94.62	130.34	27.50	30.96	39.86	59.39	87.30

Modal Premium calculation：
Basic Plan：(Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – 10 Years (PTL10) – Region 2

	PTL10									
	Region 2									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
Age	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
18	0.69	0.82	0.93	1.52	2.04	0.62	0.70	0.89	1.36	2.00
19	0.69	0.82	0.93	1.52	2.04	0.62	0.70	0.89	1.36	2.00
20	0.69	0.82	0.93	1.52	2.04	0.62	0.70	0.89	1.36	2.00
21	0.69	0.83	0.94	1.53	2.07	0.62	0.70	0.89	1.37	2.01
22	0.70	0.83	0.96	1.54	2.08	0.62	0.70	0.89	1.37	2.03
23	0.70	0.84	0.98	1.56	2.10	0.62	0.70	0.89	1.38	2.04
24	0.71	0.84	0.99	1.58	2.12	0.62	0.70	0.89	1.40	2.06
25	0.71	0.86	1.01	1.59	2.14	0.63	0.71	0.90	1.41	2.08
26	0.71	0.86	1.02	1.60	2.15	0.63	0.71	0.90	1.41	2.09
27	0.72	0.87	1.04	1.61	2.18	0.63	0.71	0.90	1.42	2.10
28	0.74	0.87	1.05	1.64	2.19	0.63	0.71	0.90	1.43	2.12
29	0.74	0.88	1.07	1.65	2.21	0.63	0.71	0.90	1.43	2.14
30	0.74	0.88	1.08	1.66	2.22	0.63	0.71	0.90	1.44	2.15
31	0.78	0.93	1.16	1.79	2.43	0.65	0.75	0.96	1.52	2.27
32	0.82	0.98	1.23	1.92	2.64	0.69	0.78	1.01	1.59	2.39
33	0.87	1.04	1.30	2.07	2.85	0.71	0.82	1.07	1.67	2.51
34	0.90	1.08	1.37	2.20	3.05	0.74	0.86	1.12	1.74	2.63
35	0.95	1.13	1.46	2.33	3.27	0.77	0.90	1.18	1.82	2.76
36	0.99	1.18	1.53	2.46	3.47	0.80	0.94	1.23	1.89	2.88
37	1.04	1.23	1.60	2.60	3.68	0.82	0.98	1.29	1.96	3.00
38	1.07	1.29	1.67	2.74	3.88	0.84	1.01	1.34	2.04	3.12
39	1.12	1.34	1.74	2.87	4.10	0.88	1.05	1.40	2.12	3.24
40	1.16	1.38	1.82	3.00	4.30	0.90	1.08	1.44	2.19	3.36
41	1.29	1.53	2.02	3.32	4.74	1.00	1.20	1.64	2.49	3.81
42	1.43	1.67	2.21	3.63	5.18	1.10	1.32	1.83	2.79	4.24
43	1.56	1.80	2.42	3.94	5.62	1.19	1.44	2.02	3.09	4.68
44	1.70	1.95	2.61	4.25	6.05	1.29	1.56	2.21	3.39	5.12
45	1.84	2.09	2.81	4.56	6.50	1.38	1.68	2.42	3.70	5.56
46	1.97	2.24	3.02	4.86	6.94	1.47	1.79	2.61	4.00	5.99
47	2.10	2.38	3.21	5.18	7.37	1.56	1.91	2.80	4.30	6.44
48	2.24	2.51	3.41	5.49	7.82	1.66	2.03	2.99	4.60	6.87
49	2.38	2.66	3.60	5.80	8.25	1.76	2.15	3.18	4.90	7.31
50	2.51	2.80	3.81	6.11	8.69	1.85	2.27	3.38	5.20	7.74
51	2.91	3.23	4.35	6.93	9.77	2.08	2.52	3.74	5.68	8.45
52	3.29	3.66	4.88	7.73	10.84	2.30	2.78	4.08	6.16	9.16
53	3.69	4.10	5.42	8.55	11.92	2.52	3.04	4.44	6.64	9.86
54	4.07	4.53	5.96	9.35	12.99	2.74	3.29	4.79	7.12	10.56
55	4.47	4.96	6.50	10.17	14.07	2.97	3.54	5.15	7.60	11.27
56	4.86	5.38	7.02	10.98	15.14	3.20	3.80	5.51	8.07	11.98
57	5.25	5.81	7.56	11.79	16.22	3.41	4.05	5.86	8.55	12.69
58	5.64	6.24	8.10	12.60	17.28	3.64	4.31	6.22	9.03	13.38
59	6.03	6.68	8.63	13.41	18.36	3.86	4.56	6.57	9.51	14.09
60	6.42	7.11	9.17	14.22	19.43	4.08	4.82	6.93	9.99	14.80
61	7.62	8.45	10.84	16.83	23.68	4.94	5.74	8.14	11.66	17.28
62	8.84	9.81	12.51	19.44	27.93	5.79	6.65	9.35	13.32	19.76
63	10.04	11.15	14.18	22.05	32.18	6.64	7.58	10.56	14.99	22.24
64	11.25	12.50	15.84	24.65	36.42	7.49	8.49	11.78	16.66	24.72
65	12.45	13.85	17.51	27.27	40.68	8.34	9.41	12.99	18.33	27.21
66	13.65	15.20	19.18	29.87	44.93	9.20	10.32	14.20	20.00	29.68
67	14.86	16.54	20.85	32.48	49.18	10.05	11.25	15.41	21.66	32.16
68	16.06	17.88	22.52	35.08	53.43	10.90	12.16	16.62	23.33	34.65
69	17.27	19.24	24.18	37.70	57.68	11.75	13.08	17.84	25.00	37.12
70	18.47	20.58	25.85	40.30	61.92	12.60	14.00	19.05	26.67	39.60
71	23.86	26.15	32.97	51.56	77.07	15.70	17.51	23.37	33.46	49.84
72	29.24	31.73	40.07	62.80	92.20	18.78	21.04	27.70	40.24	60.06
73	34.62	37.30	47.19	74.06	107.34	21.88	24.56	32.02	47.03	70.30
74	40.00	42.87	54.29	85.30	122.49	24.96	28.07	36.34	53.81	80.54
75	45.39	48.45	61.41	96.56	137.63	28.06	31.60	40.67	60.60	90.77

Modal Premium calculation：
Basic Plan：(Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – 20 Years (PTL20) – Region 2

	PTL20									
	Region 2									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
Age	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
18	0.71	0.86	0.98	1.60	2.14	0.62	0.70	0.89	1.41	2.13
19	0.71	0.86	0.98	1.60	2.14	0.62	0.70	0.89	1.41	2.13
20	0.71	0.86	0.98	1.60	2.14	0.62	0.70	0.89	1.41	2.13
21	0.74	0.88	1.02	1.68	2.26	0.63	0.72	0.92	1.44	2.19
22	0.75	0.90	1.07	1.76	2.38	0.65	0.74	0.95	1.49	2.26
23	0.77	0.94	1.12	1.84	2.51	0.66	0.76	0.98	1.53	2.32
24	0.80	0.96	1.17	1.92	2.63	0.68	0.77	1.00	1.58	2.38
25	0.82	0.99	1.22	2.01	2.75	0.70	0.80	1.04	1.61	2.45
26	0.83	1.01	1.26	2.08	2.87	0.71	0.82	1.06	1.65	2.51
27	0.86	1.04	1.31	2.16	2.99	0.72	0.83	1.08	1.70	2.57
28	0.88	1.07	1.36	2.25	3.12	0.74	0.86	1.11	1.73	2.63
29	0.89	1.10	1.41	2.32	3.24	0.76	0.87	1.14	1.78	2.70
30	0.92	1.12	1.46	2.40	3.36	0.77	0.89	1.17	1.82	2.76
31	1.00	1.20	1.59	2.58	3.69	0.83	0.95	1.26	1.96	3.03
32	1.07	1.29	1.71	2.75	4.00	0.89	1.02	1.36	2.10	3.30
33	1.16	1.38	1.84	2.93	4.32	0.94	1.08	1.44	2.25	3.57
34	1.24	1.47	1.97	3.10	4.64	1.00	1.16	1.54	2.39	3.84
35	1.32	1.55	2.10	3.28	4.96	1.06	1.22	1.64	2.54	4.11
36	1.40	1.64	2.22	3.45	5.27	1.12	1.28	1.73	2.67	4.37
37	1.48	1.72	2.36	3.63	5.60	1.18	1.35	1.83	2.81	4.65
38	1.56	1.82	2.49	3.80	5.91	1.23	1.41	1.91	2.96	4.91
39	1.64	1.90	2.61	3.98	6.23	1.29	1.48	2.01	3.10	5.19
40	1.72	1.98	2.74	4.14	6.54	1.35	1.54	2.10	3.24	5.45
41	1.96	2.25	3.10	4.73	7.31	1.50	1.73	2.37	3.68	6.04
42	2.21	2.51	3.46	5.31	8.07	1.67	1.92	2.62	4.12	6.62
43	2.45	2.78	3.82	5.90	8.84	1.83	2.12	2.88	4.55	7.20
44	2.69	3.04	4.18	6.47	9.59	1.98	2.31	3.15	4.98	7.78
45	2.94	3.30	4.55	7.06	10.36	2.15	2.51	3.41	5.43	8.37
46	3.18	3.56	4.91	7.64	11.12	2.31	2.70	3.66	5.86	8.96
47	3.42	3.82	5.27	8.22	11.88	2.46	2.90	3.93	6.29	9.53
48	3.66	4.08	5.63	8.80	12.64	2.62	3.09	4.19	6.72	10.12
49	3.92	4.35	5.99	9.39	13.41	2.79	3.28	4.44	7.17	10.70
50	4.16	4.61	6.35	9.96	14.16	2.94	3.47	4.71	7.60	11.28
51	4.90	5.43	7.34	11.64	16.77	3.46	4.02	5.33	8.52	12.90
52	5.64	6.24	8.31	13.32	19.37	3.96	4.56	5.94	9.44	14.52
53	6.39	7.07	9.29	14.99	21.98	4.48	5.12	6.57	10.36	16.14
54	7.13	7.89	10.26	16.67	24.58	4.98	5.66	7.19	11.28	17.76
55	7.88	8.70	11.25	18.35	27.18	5.50	6.21	7.82	12.21	19.38
56	8.62	9.52	12.23	20.03	29.79	6.02	6.76	8.43	13.12	21.00
57	9.36	10.34	13.20	21.71	32.39	6.52	7.30	9.05	14.04	22.62
58	10.11	11.16	14.19	23.38	35.00	7.04	7.85	9.68	14.97	24.24
59	10.85	11.98	15.16	25.06	37.60	7.54	8.39	10.29	15.88	25.86
60	11.60	12.80	16.14	26.74	40.20	8.06	8.94	10.91	16.80	27.48
61	14.49	16.36	20.75	33.54	49.95	9.83	10.97	13.26	21.18	32.15
62	17.38	19.91	25.36	40.35	59.69	11.61	12.99	15.62	25.56	36.81
63	20.26	23.48	29.96	47.14	69.44	13.40	15.02	17.98	29.94	41.48
64	23.15	27.03	34.56	53.94	79.18	15.17	17.03	20.33	34.32	46.13
65	26.04	30.59	39.17	60.75	88.92	16.95	19.06	22.68	38.70	50.80
66	28.94	34.14	43.78	67.55	98.67	18.72	21.09	25.04	43.08	55.47
67	31.83	37.71	48.39	74.36	108.41	20.50	23.10	27.39	47.46	60.12
68	34.71	41.26	52.98	81.15	118.16	22.29	25.13	29.75	51.84	64.79
69	37.60	44.82	57.59	87.95	127.90	24.06	27.15	32.10	56.22	69.45
70	40.49	48.38	62.20	94.76	137.64	25.84	29.18	34.46	60.60	74.12

Modal Premium calculation：
Basic Plan： (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – Yearly Renewal Premium Rates (Applicable after Guaranteed Premium Term, Non-guaranteed premium rates) – Region 1

Age	Yearly Renewal Premium Rates (Applicable after Guaranteed Premium Term, Non-guaranteed premium rates)									
	Region 1									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
23	0.57	0.68	0.76	1.27	1.71	0.50	0.57	0.73	1.13	1.66
24	0.57	0.68	0.77	1.27	1.71	0.50	0.57	0.73	1.13	1.66
25	0.57	0.68	0.77	1.27	1.71	0.50	0.57	0.73	1.13	1.66
26	0.57	0.68	0.78	1.28	1.72	0.50	0.57	0.73	1.14	1.67
27	0.58	0.68	0.79	1.29	1.74	0.50	0.57	0.73	1.14	1.68
28	0.58	0.69	0.79	1.31	1.75	0.51	0.58	0.74	1.15	1.70
29	0.59	0.69	0.80	1.32	1.77	0.51	0.58	0.74	1.15	1.71
30	0.59	0.69	0.81	1.33	1.78	0.51	0.58	0.74	1.16	1.72
31	0.62	0.73	0.86	1.42	1.93	0.53	0.60	0.78	1.19	1.80
32	0.65	0.77	0.91	1.51	2.08	0.55	0.63	0.81	1.23	1.89
33	0.68	0.80	0.97	1.60	2.23	0.56	0.65	0.85	1.26	1.97
34	0.71	0.84	1.02	1.69	2.38	0.58	0.68	0.88	1.30	2.06
35	0.74	0.88	1.07	1.78	2.53	0.60	0.70	0.92	1.33	2.14
36	0.78	0.92	1.12	1.88	2.69	0.62	0.73	0.96	1.37	2.23
37	0.82	0.96	1.18	1.98	2.85	0.64	0.76	1.00	1.41	2.33
38	0.85	1.00	1.23	2.07	3.02	0.67	0.78	1.05	1.44	2.42
39	0.89	1.04	1.29	2.17	3.18	0.69	0.81	1.09	1.48	2.52
40	0.93	1.08	1.34	2.27	3.34	0.71	0.84	1.13	1.52	2.61
41	1.01	1.19	1.48	2.48	3.68	0.78	0.93	1.23	1.75	2.95
42	1.09	1.30	1.62	2.69	4.02	0.86	1.03	1.33	1.98	3.29
43	1.16	1.41	1.75	2.89	4.37	0.93	1.12	1.44	2.21	3.63
44	1.24	1.52	1.89	3.10	4.71	1.01	1.22	1.54	2.44	3.97
45	1.32	1.63	2.03	3.31	5.05	1.08	1.31	1.64	2.67	4.31
46	1.40	1.74	2.22	3.60	5.39	1.15	1.40	1.84	2.94	4.65
47	1.48	1.85	2.40	3.89	5.73	1.22	1.49	2.03	3.21	4.99
48	1.57	1.95	2.59	4.17	6.07	1.30	1.58	2.23	3.49	5.33
49	1.65	2.06	2.77	4.46	6.41	1.37	1.67	2.42	3.76	5.67
50	1.73	2.17	2.96	4.75	6.75	1.44	1.76	2.62	4.03	6.01
51	2.03	2.50	3.38	5.38	7.58	1.61	1.96	2.89	4.40	6.56
52	2.32	2.84	3.79	6.01	8.42	1.78	2.16	3.17	4.77	7.10
53	2.62	3.17	4.21	6.63	9.25	1.96	2.35	3.44	5.15	7.65
54	2.91	3.51	4.62	7.26	10.09	2.13	2.55	3.72	5.52	8.19
55	3.21	3.84	5.04	7.89	10.92	2.30	2.75	3.99	5.89	8.74
56	3.50	4.17	5.46	8.52	11.75	2.47	2.95	4.27	6.26	9.29
57	3.80	4.51	5.87	9.15	12.58	2.65	3.15	4.54	6.63	9.84
58	4.09	4.84	6.29	9.77	13.42	2.82	3.34	4.82	7.01	10.38
59	4.39	5.18	6.70	10.40	14.25	3.00	3.54	5.09	7.38	10.93
60	4.68	5.51	7.12	11.03	15.08	3.17	3.74	5.37	7.75	11.48
61	5.54	6.56	8.41	13.05	17.64	3.83	4.45	6.15	8.55	13.14
62	6.41	7.61	9.71	15.08	20.20	4.49	5.16	6.92	9.36	14.81
63	7.27	8.65	11.00	17.10	22.76	5.15	5.88	7.70	10.16	16.47
64	8.14	9.70	12.30	19.13	25.32	5.81	6.59	8.47	10.97	18.14
65	9.00	10.75	13.59	21.15	27.88	6.47	7.30	9.25	11.77	19.80
66	9.86	11.79	14.88	23.17	30.13	7.13	8.01	10.36	13.56	21.46
67	10.72	12.84	16.18	25.20	32.37	7.79	8.72	11.46	15.34	23.13
68	11.59	13.88	17.47	27.22	34.62	8.46	9.44	12.57	17.13	24.79
69	12.45	14.93	18.77	29.25	36.86	9.12	10.15	13.67	18.91	26.46
70	13.31	15.97	20.06	31.27	39.11	9.78	10.86	14.78	20.70	28.12
71	17.53	20.29	25.58	36.76	51.92	12.18	13.59	18.13	25.96	36.32
72	21.75	24.62	31.09	42.26	64.74	14.58	16.32	21.49	31.23	44.52
73	25.98	28.94	36.61	47.75	77.55	16.97	19.05	24.84	36.49	52.72
74	30.20	33.27	42.12	53.25	90.37	19.37	21.78	28.20	41.76	60.92
75	34.42	37.59	47.64	58.74	103.18	21.77	24.51	31.55	47.02	69.12
76	38.64	41.91	53.16	70.70	115.64	24.17	27.24	34.90	52.28	77.32
77	42.86	46.23	58.67	82.66	128.11	26.57	29.97	38.26	57.55	85.52
78	47.08	50.56	64.19	94.63	140.57	28.96	32.71	41.61	62.81	93.71
79	51.30	54.88	69.70	106.59	153.04	31.36	35.44	44.97	68.08	101.91
80	55.52	59.20	75.22	118.55	165.50	33.76	38.17	48.32	73.34	110.11
81	66.43	72.12	89.75	127.58	171.51	43.24	48.80	60.47	80.41	114.05
82	77.34	85.05	104.29	136.61	177.52	52.73	59.43	72.62	87.48	117.99
83	88.24	97.97	118.82	145.65	183.52	62.21	70.06	84.78	94.54	121.93
84	99.15	110.90	133.36	154.68	189.53	71.70	80.69	96.93	101.61	125.87
85	110.06	123.82	147.89	163.71	195.54	81.18	91.32	109.08	108.68	129.81
86	127.64	143.60	171.51	189.37	226.18	94.73	106.57	127.30	126.49	151.09
87	145.22	163.37	195.13	215.02	256.83	108.29	121.82	145.51	144.30	172.36
88	162.80	183.15	218.76	240.68	287.47	121.84	137.08	163.73	162.12	193.64
89	180.38	202.92	242.38	266.33	318.12	135.40	152.33	181.94	179.93	214.91
90	197.96	222.70	266.00	291.99	348.76	148.95	167.58	200.16	197.74	236.19
91	229.90	258.63	308.91	330.15	394.35	173.79	195.52	233.53	224.56	268.23
92	261.83	294.56	351.83	368.32	439.93	198.62	223.46	266.90	251.38	300.27
93	293.77	330.48	394.74	406.48	485.52	223.46	251.39	300.28	278.21	332.30
94	325.70	366.41	437.66	444.65	531.10	248.29	279.33	333.65	305.03	364.34
95	357.64	402.34	480.57	482.81	576.69	273.13	307.27	367.02	331.85	396.38
96	415.24	467.14	557.97	547.66	654.15	318.56	358.38	428.07	378.05	451.56
97	472.84	531.94	635.37	612.51	731.60	364.00	409.50	489.12	424.25	506.74
98	530.44	596.75	712.77	677.35	809.06	409.43	460.61	550.18	470.44	561.92
99	588.04	661.55	790.17	742.20	886.51	454.87	511.73	611.23	516.64	617.10

Modal Premium calculation：

Basic Plan： (Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

Chubb Preferred Term Life Insurance – Yearly Renewal Premium Rates (Applicable after Guaranteed Premium Term, Non-guaranteed premium rates) – Region 2

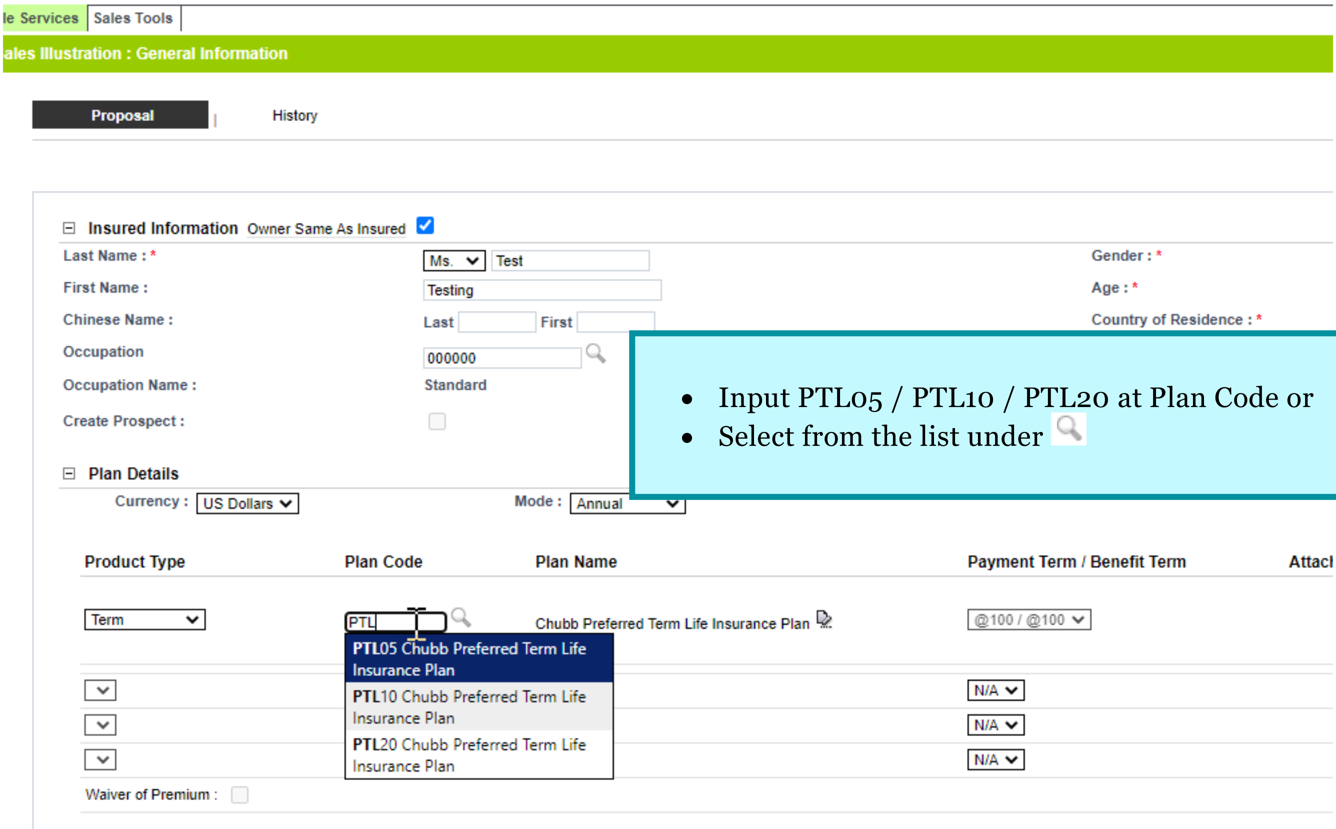
	Yearly Renewal Premium Rates (Applicable after Guaranteed Premium Term, Non-guaranteed premium rates)									
	Region 2									
	Male					Female				
	Non-Smoker			Smoker		Non-Smoker			Smoker	
Age	Super Preferred	Preferred	Standard	Preferred	Standard	Super Preferred	Preferred	Standard	Preferred	Standard
23	0.69	0.82	0.92	1.53	2.06	0.60	0.69	0.88	1.36	2.00
24	0.69	0.82	0.93	1.53	2.06	0.60	0.69	0.88	1.36	2.00
25	0.69	0.82	0.93	1.53	2.06	0.60	0.69	0.88	1.36	2.00
26	0.69	0.82	0.94	1.54	2.07	0.60	0.69	0.88	1.37	2.01
27	0.70	0.82	0.95	1.55	2.09	0.60	0.69	0.88	1.37	2.02
28	0.70	0.83	0.95	1.58	2.10	0.62	0.70	0.89	1.38	2.04
29	0.71	0.83	0.96	1.59	2.13	0.62	0.70	0.89	1.38	2.06
30	0.71	0.83	0.98	1.60	2.14	0.62	0.70	0.89	1.40	2.07
31	0.75	0.88	1.04	1.71	2.32	0.64	0.72	0.94	1.43	2.16
32	0.78	0.93	1.10	1.82	2.50	0.66	0.76	0.98	1.48	2.27
33	0.82	0.96	1.17	1.92	2.68	0.68	0.78	1.02	1.52	2.37
34	0.86	1.01	1.23	2.03	2.86	0.70	0.82	1.06	1.56	2.48
35	0.89	1.06	1.29	2.14	3.04	0.72	0.84	1.11	1.60	2.57
36	0.94	1.11	1.35	2.26	3.23	0.75	0.88	1.16	1.65	2.68
37	0.99	1.16	1.42	2.38	3.42	0.77	0.92	1.20	1.70	2.80
38	1.02	1.20	1.48	2.49	3.63	0.81	0.94	1.26	1.73	2.91
39	1.07	1.25	1.55	2.61	3.82	0.83	0.98	1.31	1.78	3.03
40	1.12	1.30	1.61	2.73	4.01	0.86	1.01	1.36	1.83	3.14
41	1.22	1.43	1.78	2.98	4.42	0.94	1.12	1.48	2.10	3.54
42	1.31	1.56	1.95	3.23	4.83	1.04	1.24	1.60	2.38	3.95
43	1.40	1.70	2.10	3.47	5.25	1.12	1.35	1.73	2.66	4.36
44	1.49	1.83	2.27	3.72	5.66	1.22	1.47	1.85	2.93	4.77
45	1.59	1.96	2.44	3.98	6.06	1.30	1.58	1.97	3.21	5.18
46	1.68	2.09	2.67	4.32	6.47	1.38	1.68	2.21	3.53	5.58
47	1.78	2.22	2.88	4.67	6.88	1.47	1.79	2.44	3.86	5.99
48	1.89	2.34	3.11	5.01	7.29	1.56	1.90	2.68	4.19	6.40
49	1.98	2.48	3.33	5.36	7.70	1.65	2.01	2.91	4.52	6.81
50	2.08	2.61	3.56	5.70	8.10	1.73	2.12	3.15	4.84	7.22
51	2.44	3.00	4.06	6.46	9.10	1.94	2.36	3.47	5.28	7.88
52	2.79	3.41	4.55	7.22	10.11	2.14	2.60	3.81	5.73	8.52
53	3.15	3.81	5.06	7.96	11.10	2.36	2.82	4.13	6.18	9.18
54	3.50	4.22	5.55	8.72	12.11	2.56	3.06	4.47	6.63	9.83
55	3.86	4.61	6.05	9.47	13.11	2.76	3.30	4.79	7.07	10.49
56	4.20	5.01	6.56	10.23	14.10	2.97	3.54	5.13	7.52	11.15
57	4.56	5.42	7.05	10.98	15.10	3.18	3.78	5.45	7.96	11.81
58	4.91	5.81	7.55	11.73	16.11	3.39	4.01	5.79	8.42	12.46
59	5.27	6.22	8.04	12.48	17.10	3.60	4.25	6.11	8.86	13.12
60	5.62	6.62	8.55	13.24	18.10	3.81	4.49	6.45	9.30	13.78
61	6.65	7.88	10.10	15.66	21.17	4.60	5.34	7.38	10.26	15.77
62	7.70	9.14	11.66	18.10	24.24	5.39	6.20	8.31	11.24	17.78
63	8.73	10.38	13.20	20.52	27.32	6.18	7.06	9.24	12.20	19.77
64	9.77	11.64	14.76	22.96	30.39	6.98	7.91	10.17	13.17	21.77
65	10.80	12.90	16.31	25.38	33.46	7.77	8.76	11.10	14.13	23.76
66	11.84	14.15	17.86	27.81	36.16	8.56	9.62	12.44	16.28	25.76
67	12.87	15.41	19.42	30.24	38.85	9.35	10.47	13.76	18.41	27.76
68	13.91	16.66	20.97	32.67	41.55	10.16	11.33	15.09	20.56	29.75
69	14.94	17.92	22.53	35.10	44.24	10.95	12.18	16.41	22.70	31.76
70	15.98	19.17	24.08	37.53	46.94	11.74	13.04	17.74	24.84	33.75
71	21.04	24.35	30.70	44.12	62.31	14.62	16.31	21.76	31.16	43.59
72	26.10	29.55	37.31	50.72	77.69	17.50	19.59	25.79	37.48	53.43
73	31.18	34.73	43.94	57.30	93.06	20.37	22.86	29.81	43.79	63.27
74	36.24	39.93	50.55	63.90	108.45	23.25	26.14	33.84	50.12	73.11
75	41.31	45.11	57.17	70.49	123.82	26.13	29.42	37.86	56.43	82.95
76	46.37	50.30	63.80	84.84	138.77	29.01	32.69	41.88	62.74	92.79
77	51.44	55.48	70.41	99.20	153.74	31.89	35.97	45.92	69.06	102.63
78	56.50	60.68	77.03	113.56	168.69	34.76	39.26	49.94	75.38	112.46
79	61.56	65.86	83.64	127.91	183.65	37.64	42.53	53.97	81.70	122.30
80	66.63	71.04	90.27	142.26	198.60	40.52	45.81	57.99	88.01	132.14
81	79.72	86.55	107.70	153.10	205.82	51.89	58.56	72.57	96.50	136.86
82	92.81	102.06	125.15	163.94	213.03	63.28	71.32	87.15	104.98	141.59
83	105.89	117.57	142.59	174.78	220.23	74.66	84.08	101.74	113.45	146.32
84	118.98	133.08	160.04	185.62	227.44	86.04	96.83	116.32	121.94	151.05
85	132.08	148.59	177.47	196.46	234.65	97.42	109.59	130.90	130.42	155.78
86	153.17	172.32	205.82	227.25	271.42	113.68	127.89	152.76	151.79	181.31
87	174.27	196.05	234.16	258.03	308.20	129.95	146.19	174.62	173.16	206.84
88	195.36	219.78	262.52	288.82	344.97	146.21	164.50	196.48	194.55	232.37
89	216.46	243.51	290.86	319.60	381.75	162.48	182.80	218.33	215.92	257.90
90	237.56	267.24	319.20	350.39	418.52	178.74	201.10	240.20	237.29	283.43
91	275.88	310.36	370.70	396.18	473.22	208.55	234.63	280.24	269.48	321.88
92	314.20	353.48	422.20	441.99	527.92	238.35	268.16	320.28	301.66	360.33
93	352.53	396.58	473.69	487.78	582.63	268.16	301.67	360.34	333.86	398.76
94	390.84	439.70	525.20	533.58	637.32	297.95	335.20	400.38	366.04	437.21
95	429.17	482.81	576.69	579.38	692.03	327.76	368.73	440.43	398.22	475.66
96	498.29	560.57	669.57	657.20	784.98	382.28	430.06	513.69	453.66	541.88
97	567.41	638.33	762.45	735.02	877.92	436.80	491.40	586.95	509.10	608.09
98	636.53	716.10	855.33	812.82	970.88	491.32	552.74	660.22	564.53	674.31
99	705.65	793.86	948.21	890.64	1063.82	545.85	614.08	733.48	619.97	740.52

Modal Premium calculation：

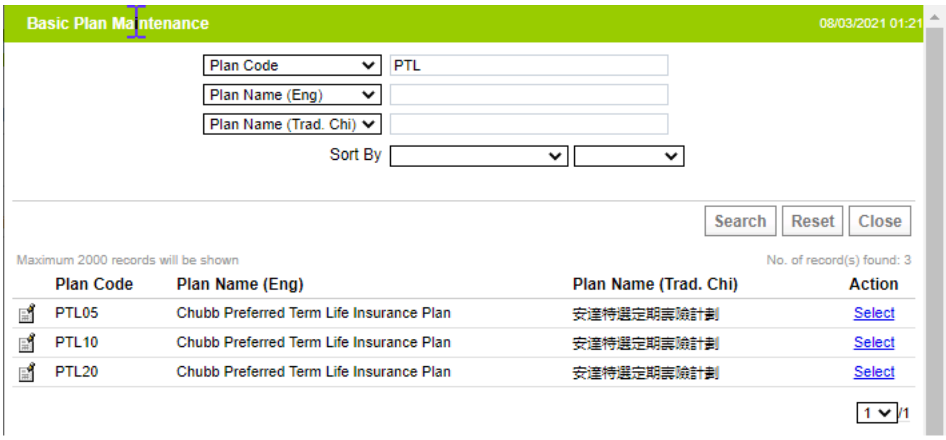
Basic Plan：(Annual Premium Rate x Modal Factor x Sum Assured ÷ 1,000) + Policy fee

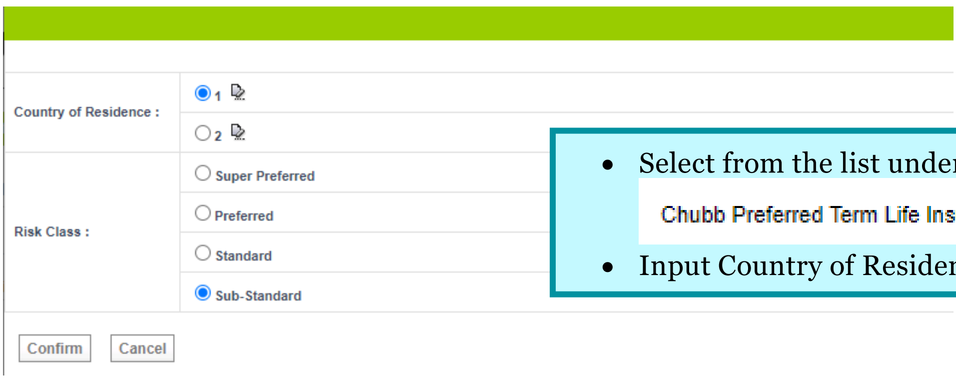
6. Appendix

Sales Illustration System



- Input PTL05 / PTL10 / PTL20 at Plan Code or
- Select from the list under





- Select from the list under
  Chubb Preferred Term Life Insurance Plan
- Input Country of Residence and Risk Class